

## QUALIFICATIONS

### NANCY RIVERS

#### DRIGGERS COMMERCIAL GROUP, INC.

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## EXPERIENCE

Employed by **Driggers Commercial Group, Inc.** as staff appraiser, from January 2007 to present. Valuations performed on a wide variety of commercial real estate for financial institutions and private individuals.

Employed by **Everson, Huber & Driggers, LC**, as staff appraiser, from April 2004 to December 2006. Appraisal assignments completed for various types of commercial real estate located in the southeastern portion of the United States, including single- and multi-tenant office buildings, freestanding and in-line retail buildings, multi-family housing, oceanfront residential condominium developments, industrial facilities, senior housing, and motels. Employed by the firm from March 1997 to October 2004, as Office Manager and Research Associate.

Employed by **Appraisal Services** (Warner Robins, Georgia) as Administrative Assistant, from August 1992 to February 1997. Provided support to commercial and residential real estate appraisers including computer training, report editing, database maintenance, public records research, appraisal production coordination, and a wide variety of clerical duties.

Employed by **First Federal Savings and Loan** as Investor Accountant, from July 1987 to August 1992. Executed all responsibilities of the Secondary Marketing Department. Duties included the sale of residential mortgage loans to the Federal Home Loan Mortgage Corporation, as well as the monthly reconciliation and transmission of funds to various national and private investors in commercial and residential loans serviced by First Federal.

## EDUCATION

Graduate, Bellbrook High School, Bellbrook, Ohio

Appraisal Institute and professional courses/tests and seminars as follows:

Course 110	Appraisal Principles	01/03
Course 120	Appraisal Procedures	02/03
Course 410	USPAP	02/03
Course 420	USPAP	08/04
	Evaluating Commercial Construction	10/04
Course 310	Basic Income Capitalization	02/05
Course 330	Apartment Appraisal: Concepts & Applications	10/05
Course 320	General Applications	06/06
	Feasibility, Market Value, Investment Timing, Option Value	07/07

**CERTIFICATION** Certified General Real Property Appraiser: State of GA.-Certificate Number 271741  
Certified General Real Property Appraiser: State of AL.-Certificate Number G00801  
Licensed Sales Agent: State of Georgia, # 332205

**PROFESSIONAL** Associate Member of the Appraisal Institute